

UNITED STATES BANKRUPTCY COURT WESTERN DISTRICT OF MISSOURI

In re *JOSEPH EDWARD KYLE and ANDREA LYNN KYLE*

Case No. *05-62644*
 Chapter *13*

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	ASSETS	LIABILITIES	OTHER
A-Real Property	<i>Yes</i>	<i>1</i>	\$ <i>84,100.00</i>		
B-Personal Property	<i>Yes</i>	<i>4</i>	\$ <i>30,820.00</i>		
C-Property Claimed as Exempt	<i>Yes</i>	<i>1</i>			
D-Creditors Holding Secured Claims	<i>Yes</i>	<i>2</i>		\$ <i>360,472.64</i>	
E-Creditors Holding Unsecured Priority Claims	<i>Yes</i>	<i>2</i>		\$ <i>835.00</i>	
F-Creditors Holding Unsecured Nonpriority Claims	<i>Yes</i>	<i>5</i>		\$ <i>104,409.30</i>	
G-Executory Contracts and Unexpired Leases	<i>Yes</i>	<i>1</i>			
H-Codebtors	<i>Yes</i>	<i>1</i>			
I-Current Income of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ <i>3,748.82</i>
J-Current Expenditures of Individual Debtor(s)	<i>Yes</i>	<i>1</i>			\$ <i>3,504.00</i>
Total Number of Sheets in All Schedules ►		<i>19</i>			
Total Assets ►			\$ <i>114,920.00</i>		
Total Liabilities ►				\$ <i>465,716.94</i>	

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 20 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 9/15/2005

Signature /s/ JOSEPH EDWARD KYLE
JOSEPH EDWARD KYLE

Date: 9/15/2005

Signature /s/ ANDREA LYNN KYLE
ANDREA LYNN KYLE

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / DebtorCase No. 05-62644

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Home at 1101 E. Sycamore, Ozark, Missouri, secured by \$61,560 note & 1st deed of trust & \$18,177 note & 2nd deed of trust. Present value: \$84,100.00.	Sec. by 2 notes & 2 D/Ts	J	\$ 84,100.00	\$ 79,737.00
TOTAL \$			84,100.00	

No continuation sheets attached

(Report also on Summary of Schedules.)

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.	X			
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<p><i>Checking account - average monthly balance in Great Southern</i> <i>Location: In debtor's possession</i></p> <p><i>Savings account at Metro Credit Union</i> <i>Location: In debtor's possession</i></p>	<p>J</p> <p>J</p>	<p>\$ 200.00</p> <p>\$ 25.00</p>
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		<p><i>Furnishings: Sofa, chair, coffee/end tables, TV/VCR/stereo, lamps, stove, microwave, refrigerator, dining table/chairs, bedroom furniture, computer, videos/DVDs, washer/dryer</i> <i>Location: In debtor's possession</i></p>	J	\$ 880.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6. Wearing apparel.		<p><i>Clothing, etc.</i> <i>Location: In debtor's possession</i></p>	J	\$ 150.00
7. Furs and jewelry.	X			
8. Firearms and sports, photographic, and other hobby equipment.		<p><i>Lawn mower</i> <i>Location: In debtor's possession</i></p> <p><i>Misc. household tools</i> <i>Location: In debtor's possession</i></p>	<p>J</p> <p>J</p>	<p>\$ 15.00</p> <p>\$ 100.00</p>

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		<i>Term life insurance policy through employment with SGLI - no cash surrender value</i> <i>Location: .</i>	J	\$ 0.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<i>401K retirement plan thru employment with \$259.88 invested - no cash surrender value</i> <i>Location: .</i>	W	\$ 0.00
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		<i>Corporate stock (25% ownership) in Global Protection and Security Services. The value of the corporation at this time is \$61,338.47. Debtor's 25% interest is \$15,334.50. In a Chapter 7 bankruptcy case, the Trustee would have sold the stock and the costs of administration would be approximately 40%. Creditors would have received approximately 60% of the debtor's interest or \$9,200.</i> <i>Location: In debtor's possession</i>	J	\$ 9,200.00
		<i>Corporate stock: 75% ownership in Cast Glance LLC.. The only asset of the corporation is the inventory which is pledged as collateral on a loan with Liberty Bank. The debt exceeds the value of the inventory. No accounts receivable.</i> <i>Location: In debtor's possession</i>	J	\$ 0.00
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or maybe entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those	X			

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
listed in Schedule of Real Property.				
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers and other vehicles.		<p>1995 Toyota Camry, 201,000+ miles, fair condition, jointly owned Location: In debtor's possession</p> <p>1996 Honda Civic, 185,000+ miles, fair condition, jointly owned Location: In debtor's possession</p> <p>1997 Ford F250 Pickup, 189,000+ miles, secured by \$3156 note & recorded security agreement & perfected title lien. Jointly owned. Location: In debtor's possession</p> <p>1997 Toyota Camry, 210,000+ miles, jointly owned by debtor and daughter, Chelsea Kyle. Valued at \$2,500. Debtor's one-half interest \$1,250 Location: In debtor's possession</p>	<p>J</p> <p>J</p> <p>J</p> <p>J</p>	<p>\$ 1,500.00</p> <p>\$ 1,500.00</p> <p>\$ 4,500.00</p> <p>\$ 1,250.00</p>
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.		Tools of Trade: Misc. firearms and gear that debtor uses in his employment.	J	\$ 1,500.00

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N o n e	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
28. Inventory.		<i>Location: In debtor's possession</i> <i>Business inventory & equipment (will surrender)</i> <i>Location: In debtor's possession</i>	J	\$ 10,000.00
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			
Total ➡				\$ 30,820.00

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

The debtor elects all exemptions to which the debtor is entitled under applicable state or otherwise applicable non-bankruptcy federal laws, state laws or local laws where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition or for the longer part of the 180 day period than any other place. The debtor does not claim any exemption in any amount greater than permitted by the applicable exemption law.

The debtor would be entitled to any exemption available for a pending action, of whatever kind, however if the action is settled or otherwise resolved during the first thirty-six months of the plan, it is subject to application into the plan for the benefit of unsecured creditors with filed and allowed claims, less administrative expenses. The debtor, pursuant to 11 U.S.C. Section 1325(b), would have the opportunity to demonstrate that any recovery, settlement, etc., in full or in part, is essential for reasonable and necessary expenses.

This Schedule C is applicable to Chapter 13 only. If the debtor converts to another chapter of the bankruptcy code, the debtor will file an amended Schedule C to specifically set out claimed exemptions of property.

FORM B6D (12/03) West Group, Rochester, NY

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: Creditor # : 1 Jefferson Bank of Missouri P.O. Box 600 Jefferson City MO 65102	J	12/93 1st mortgage on home Value: \$ 84,100.00				\$ 61,560.00	\$ 0.00
Account No: Creditor # : 2 Liberty Bank 1414 Primrose Street Springfield MO 65804-4290	J	2/03 Business inventory of Cast Glance LLC Value: \$ 10,000.00				\$ 277,579.64	\$ 267,579.64
Account No: Representing: Liberty Bank		Small Business Administration 501 Lucas Place 323 West 8th Street Kansas City MO 64105 Value:					
Account No: Creditor # : 3 Metro Credit Union 447 S. Campbell Springfield MO 65806	J	1/01 1997 Ford Pickup Value: \$ 4,500.00				\$ 3,156.00	\$ 0.00
<div style="display: flex; justify-content: space-between;"> 1 continuation sheets attached <div> Subtotal \$ (Total of this page) Total \$ (Use only on last page. Report total also on Summary of Schedules) </div> </div>						342,295.64	

FORM B6D (12/03) West Group, Rochester, NY

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644
(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No:	J	12/00				\$ 18,177.00	\$ 0.00
Creditor # : 4		2nd mortgage on home					
Metro Credit Union 447 S. Campbell Springfield MO 65806		Value: \$ 84,100.00					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					
Account No:							
		Value:					

Sheet No. 1 of 1 continuation sheets attached to Schedule of Creditors
Holding Secured Claims

Subtotal \$ 18,177.00
(Total of this page)
Total \$ 360,472.64
(Use only on last page. Report total also on Summary of Schedules)

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / DebtorCase No. 05-62644

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☒ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / DebtorCase No. 05-62644

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

TYPE OF PRIORITY *Taxes and Certain Other Debts Owed to Governmental Units*

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and consideration for Claim	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Total Amount of Claim	Amount Entitled to Priority
Account No: Creditor # : 1 Missouri Department of Revenue Taxation and Collection P.O. Box 100 Mail Stop 2002 Jefferson City MO 65105-0100	J	2003 Cast Glance LLC				\$ 835.00	\$ 835.00
Account No: Representing: Missouri Department of Revenue		General Counsel's Office P.O. Box 475 Jefferson City MO 65105-0100					
Account No: 							
Account No: 							
Account No: 							
Account No: 							
Account No: 							
Sheet No. <u>1</u> of <u>1</u> continuation sheets attached to Schedule of Creditors						Subtotal \$ (Total of this page) 835.00	Total \$ 835.00

(Use only on last page of the completed Schedule E. Report total also on Summary of Schedules)

Case No. 05-62644

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H- Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No:	J	1/02				\$ 1,843.26
Creditor # : 1 AFLAC 1932 Wynnnton Road Columbus GA 31999		Insurance				
Account No:	J	5/97				\$ 984.00
Creditor # : 2 Alltel P.O. Box 8015 Little Rock AR 72203-8015		Telephone services				
Account No:						
Representing: Alltel		Anderson Financial P.O. Box 3427 Bloomington IL 61702				
Account No:	J	6/97				\$ 977.00
Creditor # : 3 Card Processing Center P.O. Box 105635 Atlanta GA 30348		Credit Card Purchases				
<div> <div>4 continuation sheets attached</div> <div>Subtotal \$</div> <div>(Total of this page)</div> <div>Total \$</div> <div>(Report total also on Summary of Schedules)</div> </div>						3,804.26

FORM B6F (12/03) West Group, Rochester, NY

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 4 Centurytel P.O. Box 6000 Marion LA 71260-6000	J	10/98 Telephone services				\$ 133.00
Account No: Creditor # : 5 Chase Automotive Finance P.O. Box 901008 Fort Worth TX 76101.	J	3/00 Def. balance 1997 Saturn				\$ 7,395.00
Account No: Creditor # : 6 Citgo P.O. Box 6003 Hagerstown MD 21747	J	Credit Card Purchases				\$ 1,180.00
Account No: Creditor # : 7 Citifinancial P.O. Box 222178 Charlotte NC 28222.	J	12/99 Lawsuit				\$ 5,156.00
Account No: Creditor # : 8 Crites, Richard Attorney at Law 2045 S. Glenstone Springfield MO 65804	J	1/05 Services rendered				\$ 1,277.50
Account No: Creditor # : 9 DFAS DE/FYDC 6760 E. Irvington Denver CO 80279	J	2/04 On account				\$ 599.00

Sheet No. 1 of 4 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	15,740.50
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 10 <i>Discover Financial services</i> <i>P.O. Box 15316</i> <i>Wilmington DE 19850</i>	J	7/88 <i>Credit Card Purchases</i>				\$ 2,455.00
Account No: Representing: <i>Discover Financial services</i>		<i>First Select</i> <i>P.O. Box 24206</i> <i>Louisville KY 40224-0206</i>				
Account No: Creditor # : 11 <i>Fed Ex</i> <i>P.O. Box 94515</i> <i>Palatine IL 60094-4515</i>	J	10/04 <i>On account</i>				\$ 24.41
Account No: Creditor # : 12 <i>Fingerhut</i> <i>16 McLeland Road</i> <i>St. Cloud MN 56303</i>	J	11/99 <i>Credit Card Purchases</i>				\$ 749.00
Account No: Representing: <i>Fingerhut</i>		<i>Jefferson Capital</i> <i>16 McLeland Road</i> <i>St. Cloud MN 56303</i>				
Account No: Creditor # : 13 <i>Garcia, Gwendelyn M.</i> <i>13335 W. 88th Circle, F</i> <i>Lenexa KS 66215-4041</i>	J	<i>Attorney in lawsuit</i> <i>Citifinancial</i>				Unknown

Sheet No. 2 of 4 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	3,228.41
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 14 Global Protection & Security 145 Country Side Lane Ozark MO 65721	J	8/04 business investment				\$ 18,136.54
Account No: Creditor # : 15 Lerner. P.O. Box 182125 Columbus OH 43218-2125	J	3/00 Credit Card Purchases				\$ 589.59
Account No: Creditor # : 16 Metro Credit Union 447 S. Campbell Springfield MO 65806	J	8/99 Signature loan				\$ 308.00
Account No: Creditor # : 17 Mohela 14528 S. Outer Forty Road Suite 300 Chesterfield MO 63017	J	9/98 Student Loan				\$ 60,858.00
Account No: Representing: Mohela		Office of U.S. Attorney 400 E. 9th Street, Suite 500 Kansas City MO 64106-2605				
Account No: Creditor # : 18 Newport News. P.O. Box 9204 Old Bethpage NY 11804	J	4/01 Credit Card Purchases				\$ 977.00

Sheet No. 3 of 4 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	80,869.13
Total \$ (Report total also on Summary of Schedules)	

FORM B6F (12/03) West Group, Rochester, NY

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / Debtor

Case No. 05-62644

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State. H--Husband W--Wife J--Joint C--Community	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: Creditor # : 19 St. John's Clinic 620 S. Glenstone Avenue Springfield MO 65802	J	1/05 Medical Bills				\$ 85.00
Account No: Creditor # : 20 St. John's Hospital 1235 E. Cherokee Springfield MO 65804	J	Medical Bills				\$ 189.00
Account No: Representing: St. John's Hospital		NCO Financial Systems P.O. Box 41466 Philadelphia PA 19101-1466				
Account No: Creditor # : 21 Swiss Colony 1112 7th Avenue Monroe WI 53566	J	11/00 On account				\$ 37.00
Account No: Creditor # : 22 Through the Country Door 1112 7th Avenue Monroe WI 53566-1364	J	10/01 On account				\$ 317.00
Account No: Creditor # : 23 Wells Fargo Financial 2724 S. Glenstone Springfield MO 65804	J	2/00 Signature loan				\$ 139.00

Sheet No. 4 of 4 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal \$ (Total of this page)	767.00
Total \$ (Report total also on Summary of Schedules)	104,409.30

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.
<i>Landmark Merchant Solutions 600 Sylvan Avenue 3rd Floor Englewood Cliffs NJ 07632</i>	<i>Contract Type: Lease on credit card machine Terms: \$200 per month Beginning date: 12/31/2003 Debtor's Interest: Lessor Description: 48 month lease/purchase signed 12/31/2003 Buyout Option: Debtor to reject and rescind lease agreemen</i>

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / DebtorCase No. 05-62644

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE

/ Debtor

Case No. 05-62644

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
	Daughter	18
	Son	15
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	Police Officer	Claims Processor
Name of Employer	Republici Police Department	Uniprise
How Long Employed	1 month	6 months
Address of Employer	Republic MO 65738	9900 Bren Road East Minnetonka MN 55343
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ 2,119.00	\$ 1,623.41
Estimated Monthly Overtime	\$ 0.00	\$ 0.00
SUBTOTAL	\$ 2,119.00	\$ 1,623.41
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ 348.44	\$ 186.22
b. Insurance	\$ 0.00	\$ 160.45
c. Union Dues	\$ 0.00	\$ 0.00
d. Other (Specify): 401K.	\$ 0.00	\$ 48.48
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ 348.44	\$ 395.15
TOTAL NET MONTHLY TAKE HOME PAY	\$ 1,770.56	\$ 1,228.26
Regular income from operation of business or profession or farm (attach detailed statement)	\$ 0.00	\$ 0.00
Income from Real Property	\$ 0.00	\$ 0.00
Interest and dividends	\$ 0.00	\$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ 0.00	\$ 0.00
Social Security or other government assistance		
Specify:	\$ 0.00	\$ 0.00
Pension or retirement income	\$ 0.00	\$ 0.00
Other monthly income		
Specify: Contract Work	\$ 450.00	\$ 0.00
Navy Reserves	\$ 300.00	\$ 0.00
TOTAL MONTHLY INCOME	\$ 2,520.56	\$ 1,228.26
TOTAL COMBINED MONTHLY INCOME	\$ 3,748.82	
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

Debtor occasionally takes on contract work i.e. security for a concert, short-term, private work and believes that he can earn approximately \$5,400 over a year.

In re JOSEPH EDWARD KYLE and ANDREA LYNN KYLE / DebtorCase No. 05-62644

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	660.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	200.00
Water and sewer	\$	56.00
Telephone	\$	65.00
Other Cell phone	\$	150.00
Other Cable	\$	45.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	100.00
Food	\$	650.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	40.00
Medical and dental expenses	\$	150.00
Transportation (not including car payments)	\$	440.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	100.00
Charitable contributions	\$	0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	283.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify: Property taxes	\$	40.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	0.00
Other: 2nd mortgage	\$	202.00
Other:	\$	0.00
Other:	\$	0.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
Other: Tobacco	\$	100.00
Other: Children's school activities	\$	100.00
Other: Internet	\$	23.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	3,504.00

(FOR CHAPTER 12 AND 13 DEBTORS ONLY)

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly Income	\$	3,748.82
B. Total projected monthly expenses	\$	3,504.00
C. Excess Income (A minus B)	\$	244.82
D. Total amount to be paid into plan each: Monthly	\$	245.00

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF MISSOURI

In re **JOSEPH EDWARD KYLE**
fka Cast Glance
and
ANDREA LYNN KYLE

Case No. **05-62644**
 Chapter **13**

/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Year to date: \$9540.00
Last Year: LOSS
Year before: LOSS

P&A Construction, Prime; Republic Police Department
Christian County
Christian County; City of Springfield

Year to date: \$12,984.00
Last Year: \$ 0.00
Year before: LOSS

Uniprise
Unemployed
Cast Glance, LLC

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**4. Suits and administrative proceedings, executions, garnishments and attachments.**

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT
AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY
AND LOCATION

STATUS OR DISPOSITION

Citifinancial
v. Kyle
Case No.
04N7-CV01028

Account

Associate Circuit
Court of Christian
County, Missouri

Judgment

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR
WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF
SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

Name:
Address:

Description:
Value:

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**6. Assignments and receiverships.**

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**8. Losses.**

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**9. Payments related to debt counseling or bankruptcy.**

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
<i>Payee: Shari K. DeArmon</i>	<i>Date of Payment:</i>	<i>\$2,540.00 attorney fee.</i>
<i>Address:</i>	<i>Payor: JOSEPH EDWARD KYLE</i>	<i>\$432.50 paid to date.</i>
<i>1705 N. Jefferson</i>		<i>Remaining \$2,107.50 to be</i>
<i>Springfield, MO 65803</i>		<i>paid through the plan</i>
		<i>\$194 filing fee</i>

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**11. Closed financial accounts.**

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE**12. Safe deposit boxes.**

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE**13. Setoffs.**

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

15. Prior address of debtor.

If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

☒ NONE

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under and Environmental Law:

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

<u>NAME AND ADDRESS</u>	<u>TAXPAYER I.D. NUMBER</u>	<u>NATURE OF BUSINESS</u>	<u>BEGINNING AND ENDING DATES</u>
<i>Debtor is an Individual: Business Cast Glance Address: 145 Countryside Lane, Ozark, Mo</i>	<i>TaxPayer ID:</i>	<i>Window security systems</i>	<i>2004-2005</i>

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within six years immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement only if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements.

a. List all bookkeepers and accountants who within the two years immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

☒ NONE

b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

☒ NONE

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

☒ NONE

d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the two years immediately preceding the commencement of this case by the debtor.

☒ NONE

20. Inventories.

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

☒ NONE

b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

☒ NONE

21. Current Partners, Officers, Directors and Shareholders.

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

☒ NONE

b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

☒ NONE

22. Former partners, officers, directors and shareholders.

a. If the debtor is a partnership, list each member who withdrew from the partnership within one year immediately preceding the commencement of this case.

☒ NONE

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within one year immediately preceding the commencement of this case.

☒ NONE

23. Withdrawals from a partnership or distribution by a corporation.

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during one year immediately preceding the commencement of this case.

☒ NONE

24. Tax Consolidation Group.

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

25. Pension Funds.

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the six year period immediately preceding the commencement of the case.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 9/15/2005

Signature /s/ JOSEPH EDWARD KYLE
JOSEPH EDWARD KYLE

Date 9/15/2005

Signature /s/ ANDREA LYNN KYLE
ANDREA LYNN KYLE

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.